

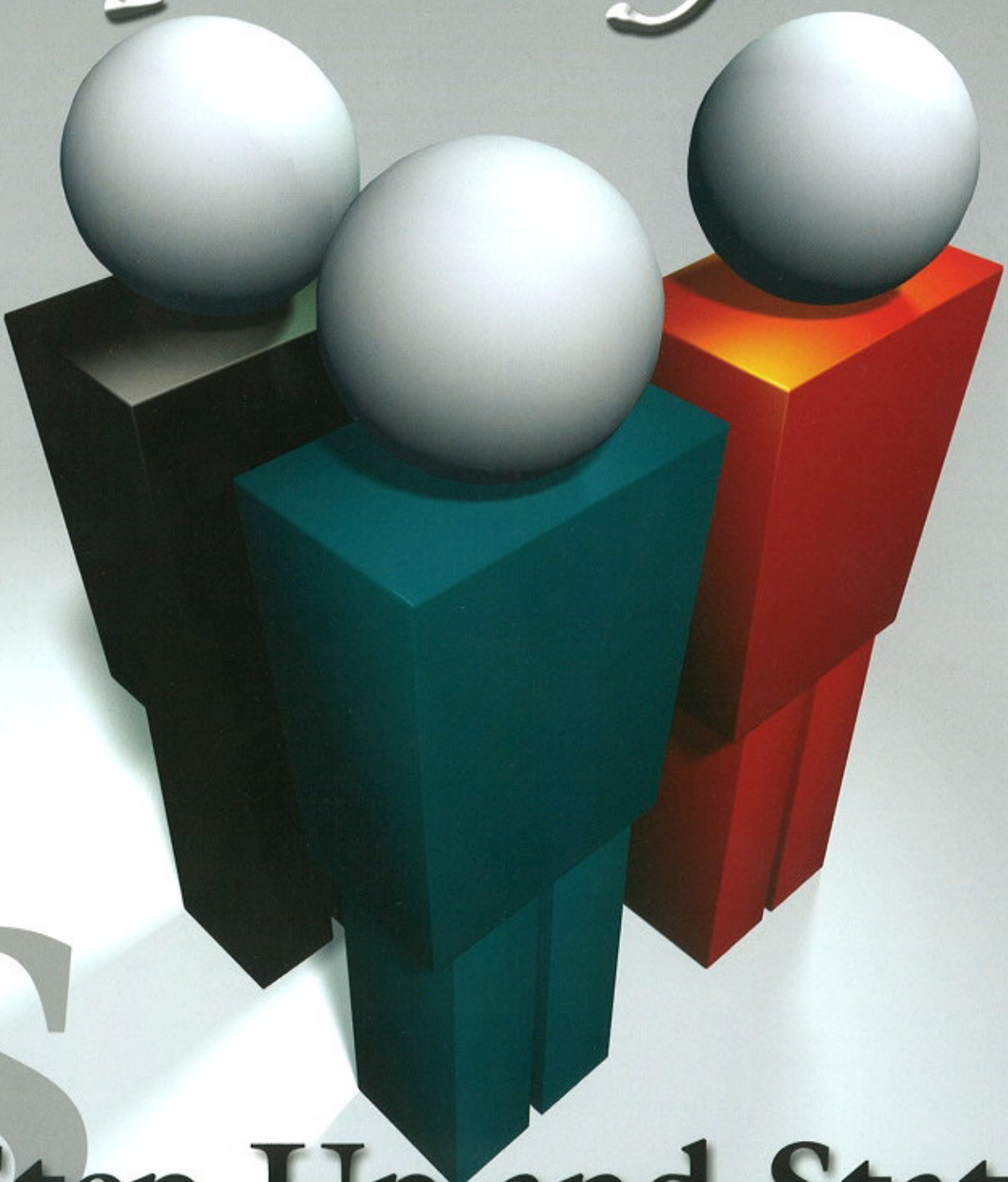


June 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 6



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Step Up and State Your Name!



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

Step Up and State Your Name!

The other night I watched the movie *Miracle*. It is one of those feel good movies about determination and winning. It tells the story of the 1980 U.S. Olympic Hockey Team and the coach, Herb Brooks, who brought his team to a triumphant victory, marking one of the greatest moments in sports history.

As many of you know I'm not really a sports buff, but this movie has several scenes which keep running through my mind.

The main scene which stands out is where the team plays an exhibition game against the Norwegians in preparation for the Olympics. The team, as a whole, is unfocused and, as a result, is defeated. After the Norwegian team leaves the ice, the coach tells the US team to remain. He explains, if they are not going to work during the game, they are going to work after the game.

Herb Brooks asks his assistant coach to get a whistle because they are going to do drills. The assistant coach blows his whistle and the team skates, at full speed, from one end of the rink to the other. "Again," says the coach, and the assistant coach blows the whistle and the team skates. "Again," he says, and the whistle blows. "Again! Again! Again! Again!" The whistle keeps blowing and the team keeps skating. Finally, the lights in the arena go out and still the whistle blows. After many repetitions, the assistant coach says, "Herb, it's too much." Herb, however, ignores the plea and repeats, "Again."

By this time, the players are puking, the team's doctor is demanding for the exercise to stop, and then, one of the players says, gasping, "My name is Mike Eruzione, I'm from Massachusetts, and I play for the USA."

This was a very pivotal point in the movie. For those of you who have not seen it, up until that moment whenever the players introduced themselves, they would say where they were from and for what college they played. But at that moment, there was a breakthrough. This one player finally understood they were all playing for one team – the USA. At that point, they stopped working as individuals and started working as a team.

The story ends as the USA is driving to bring home the gold in a stunning upset over a Russian team that had been unstoppable. They are victorious, the coach tells them to hit the showers and, as they say, the rest is history.

This scene should stand as a reminder we are all playing for the same great team – American Income and National Income. However, I do believe we all could learn a lesson from the hockey players who started out as individuals and ended up as a formidable group of players.

I don't believe we have weathered the last four years with blood and sweat to turn this Company around, to make it one of the modern age miracles in the insurance industry today, to stand and announce individual success. I believe we made it a success because of our consistent "all for one and one for all" attitude.

I remind you of this because it will be our solidarity, as a team, as a formidable group of professionals, which will get us through the challenges facing us in the last six months of the year.

As you face these challenges, I want you to think of me as your coach. I'm going to be blowing that whistle, the only difference is instead of me saying "again!" I'm going to be saying, "Recruit!" "Quantity!" "Quality!" "Focus and stay the course!" I will be saying these things over, and over, and over again until it becomes second nature.

I want you to know, as your coach, we are going to win this game. With your continued focus on working as a unit in mastering recruiting, quantity of business, and quality of business, we are sure to succeed. But it is important to remember not to lose focus and keep our skates on the ice, so to speak. It might not be easy, but if we pull together, it will all come together.

Let's not confuse ourselves though. This Company wants growth and wants each and every one of you to succeed. We want you to hit minimum standards, we want you to recruit new agents, and we want you to work on business quality. We want you to be financially independent. We want you to be with this Company your entire career, and we are sure your level of commitment is equal to that of the 1980 U.S. Olympic Hockey Team.

Again, I want this team to keep winning and for you to be a part of that winning team – the whistle is blowing!

My name is Roger Smith, I'm from Waco, Texas, and I play for American Income Life.

Dates to Remember

Monday, June 28, 2004

All business and PR credits must be in the Home Office to count for June production.

Monday, July 5, 2004

The Home Office will be closed for the Independence Day holiday.

Wednesday, July 28, 2004

All business and PR credits must be in the Home Office to count for July production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$655,864.96 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

Howard Wilson, an SA with the Steve Friedlander Agency, achieved \$100,000 of 13-month in-force premium.

Rob Hay, formerly an MGA with the Rick Altig Agency, has been promoted to an SGA in Virginia.

Paul Rumbuc, formerly an MGA with the Durhon Oldham Agency, has been promoted to an SGA in Michigan.

Rusty Jewell has been promoted to an SGA partnership, the Jewell-Nitkowski Agency in South Carolina.

Bill Taylor, formerly an MGA with the Dan Phillips Agency, has been promoted to an SGA in Oklahoma.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Correction

Last month's number five MGA was published incorrectly. The number five MGA should have been Joshua Goodman with the Bill Jennings Agency. We are sorry for any confusion this may have caused.

Additional Information on Convention Qualifications

It is now possible for an Agent to qualify for convention based on consecutive bonus qualifications.

Career Agents, SAs, and GAs, can qualify for convention provided they earn a Retention Bonus, or a New Agent Bonus for five of the last seven months of the year. MGAs can qualify for convention provided they earn a Leadership Bonus for five of the last seven months of the year.

The qualifier must have a 67 percent Retention as of Dec. 31, 2004 in order to be eligible – they cannot lock-in early. The months that will be used in the evaluation are June through December production bonuses.

These new qualification guidelines are in addition to the guidelines which were published at the beginning of the year.

Privacy Awareness

The protection of our applicants' and policyholders' personal health and financial information is an important topic to make every Producer in your Agency aware of. As a Producer for American Income and National Income, you are in contact with this protected information so it is very important to be familiar with the Company's Privacy Policy. *Our Privacy Policy is posted at www.aillife.com and www.nilife.com.* It is important to review this policy because you come in contact daily with protected information, and you must be vigilant not to disclose this information in a way which violates privacy laws.

Insurable Interest

The concept of insurable interest is that the owner and beneficiary of a policy must have an interest in the continuance of the life of the proposed insured at the time of application. The law recognizes that an individual has an unlimited insurable interest in his or her own life and is generally able to name who they want as a beneficiary. Parents and grandparents have insurable interest in their children and can therefore own their child's insurance policy and spouses have an insurable interest in one another and can own each other's policy so long as the proposed insured has applied for coverage. Generally, no insurable interest exists between an aunt, uncle, niece, nephew, cousin, or relative by marriage unless a dependent relationship can be established. All applications are considered for reasonableness and are evaluated on the fact that the face amount is reasonable based on the relationship and financial need.

For the vast majority of life applications, insurable interest is not an issue since the owner, applicant, and proposed insured are generally all the same person and they name a dependent as the beneficiary. However, occasionally there are applications where a person who has no insurable interest in the proposed insured, is listed as the payor, and often times, the owner. The fact premiums are being paid by someone other than the proposed insured does not create an insurable interest in the life of the proposed insured. Insurable interest is not connected in any way to who pays the premium.

Since the owner of a policy has complete control over the policy once it is issued, they must satisfy the insurable interest requirement at the time of application. Owners have the right to change the beneficiary, take out a loan, or cash surrender the policy. *It is important for the owner and beneficiary to have insurable interest in the life of the proposed insured at the time of the application, or it will be determined there is no apparent reason for the coverage and the app will be declined.*

Senior 10 App

For those of you who have the Senior 10 products available to you, you will be receiving a new version of the application the next time you order these apps. The application has revised underwriting questions. To find out more about this updated application and version approved to sell in your state, log onto the Agency Resource Center. Information regarding the application is linked to the product description.

Controlled Business

Controlled business are applications written on a Producer, their immediate family, or where the Producer is the payor on the policy. We do not advance Producers on controlled business sales. No production credit is given either. Here is a simple definition of who is considered controlled business: Agent, mother, father, brother, sister, spouse, child, grandparent, aunt, uncle, cousin, or any application where the Producer is the payor on the policy.

You are responsible for marking controlled business so that it is easily distinguished. *At the top of every controlled business application, please mark "controlled business." In addition, the transmittal has been updated to add a blank for the listing of controlled business. Please mark this blank as well.*

Lapse Section of the Advance Report

It is important you remember the lapse portion of the weekly advance report details all first year lapses and marks first exposure lapses with an @ sign appearing to the left of the billing mode. This sign indicates a draft failure for the second payment, or a lapse with only the initial premium being paid.

Under the lapse heading, the report sums these events separately in the "totals" column for your weekly lapses. You can see the premium of first exposure lapses compared to the total of all lapses for the week.

Priority should be given to the reinstatement of these first exposure cases as they are your most recent lapses. Also, a high number relative to your total lapses could well be an indication of "weak sales" and should be addressed in a review of your training procedure.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

Stephen Adams Nick Nitkowski Louisiana	John Buss Rick Mansfield Maine	Joseph Fern Eric Giglione New York	William Lankitus Eric Giglione Delaware	Devin Phillips Furer-Whittinghill California	Tracy Tenholder Vic Hancock Kentucky
Martin Alvarez Eric Neal Texas	Chad Cannella Eric Giglione New Jersey	Richard Garcia Matt Blumert Maryland	Peter Luckhurst David Zophin Connecticut	Richard Plummer Gen-Gen-Bitman Missouri	Michael Todd David Brister Massachusetts
John Arguello Dan Phillips New Mexico	Mihyon Cha Eric Giglione New Jersey	Gary Greer Rick Altig Hawaii	Dennis Lugonieves James Fagan Puerto Rico	Scott Primm Altig-Orlovic Utah	Paula Vayas Eric Giglione New York
Joseph Baughn Vic Hancock Kentucky	Jack Conley Gen-Gen-Bitman Illinois	Jason Johnson Ali Shahrak North Carolina	Jay Madison Nick Nitkowski Louisiana	Todd Richardson Pat Shehan Alabama	Kristin Wall Rick Altig Ontario
Crystal Bernard Nick Nitkowski Louisiana	Kari Corder Eric Neal Texas	John Keiderling Eric Giglione New Jersey	Paul Mahoney Vic Hancock Kentucky	Karl Schuckert Altig-Orlovic Nevada	
David Brown Nick Nitkowski Louisiana	Eric Davies Eric Giglione New Jersey	Evan Kishpaugh Altig-Orlovic Nevada	Milton Miller Vic Hancock Kentucky	Jessica Smith Marc Zipper Florida	
Catherine Bundy Gen-Gen-Bitman Missouri	Harlene Diaz James Fagan Puerto Rico	Eric Labossiere Rick Altig Manitoba	Jim Norris Williams-Williams Georgia	Michael Sweet David Brister Massachusetts	

Promoted To General Agent

Derrick Bates Steve Greer Texas	John Farley Joseph Manone Iowa	Matthew Gilstrap Gen-Gen-Bitman Kansas	Edward Johnson Marc Zipper Florida	Vincent Terrie Gen-Gen-Bitman Illinois
William Burbank Durhon Oldham New York	Darlene Foster David Brister Massachusetts	Noe Gonzales Jatoft-Foti California	Sarah Kocinski Gen-Gen-Bitman Missouri	Eric Tuttobene Steve Greer Texas
Diane Carrion Eric Giglione New Jersey	Mary Frechette David Brister Massachusetts	Kevin Haines Ramin Kouladji New Brunswick	Russell Lewis Durhon Oldham New York	Godley Varghese Eric Giglione New York
James England Vic Hancock Kentucky	Salvatore Giacchi Eric Giglione New Jersey	John Hentschel Pat Shehan Alabama	Joanne Marks John Akers Nebraska	Michael Zieja David Brister Massachusetts

Promoted To Master General Agent

David Ackerman Eric Giglione New Jersey	Dustin Baxter Gen-Gen-Bitman Missouri	Mathew Hart Jim Surace Ohio
Terrence Adams Eric Neal Texas	Adam Cruts Gen-Gen-Bitman Missouri	Tim Schroeder Marc Morton West Virginia
Astrid Ayala-Diaz James Fagan Puerto Rico	Harpreet Gujral Rick Altig British Columbia	Roger Tasaka Rick Altig Hawaii



1. Carla Miller
Omaha, NE



2. Jack Conley
Kansas City, MO



3. Phillip LaCross
Reno, NV



4. Brian Yelton
Kansas City, MO



5. Andrew Johnson
Harrisburg, PA



6. Timothy Cruise
Woodridge, IL



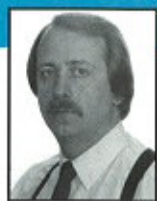
7. Arkadi Nulman
Las Vegas, NV



8. Mary Ann Gaelic
Auckland, NZ



9. DeSheila Hargrove
Edison, NJ



10. Lawrence Tenamore
Woodridge, IL

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

May Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Carla Miller	\$17,315		81.0	Carla Miller	John Akers
2. Jack Conley	16,779	93		Michael Beck	Gen-Gen-Bitman
3. Phillip LaCross	16,637	100		Dustin Venekamp	Altig-Orlovic
4. Brian Yelton	16,592	100		Terry Sullivan	Gen-Gen-Bitman
5. Andrew Johnson	16,453	100		Frederick Hadayia	Durhon Oldham
6. Timothy Cruise	15,977		84.9	Steven Jakubczak	Robert Olson
7. Arkadi Nulman	15,779		85.9	Kathy Mann	David Cohen
8. Mary Ann Gaelic	15,726		78.3	Lawrence Hauck	Steve Friedlander
9. DeSheila Hargrove	15,400	96		David Hausman	Eric Giglione
10. Lawrence Tenamore	15,361		75.0	Steven Jakubczak	Robert Olson
11. Anthony Mele	15,197		79.0	Jim Bianchi	Durhon Oldham
12. Brian Tedaldi	15,093	100		Jason Schломann	Eric Giglione
13. Michael Zorn	14,914	100		Dustin Raaum	Rick Altig
14. Raymond Lau	14,745		93.0	Roger Fung	Rick Altig
15. Kathleen Loughran	14,637		67.3	Jason Schломann	Eric Giglione
16. David Laggan	14,629		71.3	Ross Boles	Williams-Zipper
17. Robert Harris	14,599	94		Michael Pope	James Surace
18. JoAnne Marks	14,302		75.4	Carla Miller	John Akers
19. Marvin Horne	14,258	90		Vincent Gore	Nick Nitkowski
20. Concelor Davis	14,250		73.3	Steven Jakubczak	Robert Olson

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Carla Miller	\$95,593		81.0	Carla Miller	John Akers
* 2. Marlon Underwood	81,863		67.3	Marlon Underwood	Robert Olson
* 3. Timothy Cruise	78,459		84.9	Steven Jakubczak	Robert Olson
* 4. Michael Czopek	66,560		82.9	David Hausman	Eric Giglione
* 5. Matthew Hogan	65,773	84		Frederick Hadayia	Durhon Oldham
* 6. Ruben Soberanes	64,897		69.6	Doreen Ryan-Foti	Jatof-Foti
* 7. Arkadi Nulman	64,240		85.9	Kathy Mann	David Cohen
* 8. Nadia King	64,085		71.3	Nadia King	Altig-Orlovic
* 9. Max Quasem	63,976		81.1	Erik Graham	David Cohen
* 10. Daniel Potilechio	61,724		81.6	David Wang	Robert Olson
11. Alex Bluhm	58,390		80.7	Roger Johnson	Jatof-Foti
12. Rudi Camenzind	57,687		91.8	Erik Graham	David Cohen
13. Allan Gilbert	57,403		70.0	Denise Gilbert	Robert Olson
14. Yvonne Hernandez	57,105		81.5	David Iriye	David Cohen
15. Mary Ann Gaelic	56,273		78.3	Lawrence Hauck	Steve Friedlander
16. Anthony Mele	55,672		79.0	Jim Bianchi	Durhon Oldham
17. Bret Fels	55,086		78.7		Eric Neal
18. Scott Remyey	54,905		85.6	Jeff Dinocento	Eric Giglione
19. Eric LaBossiere	54,145	89		Chad Deley	Rick Altig
20. Pablo Pirela	53,977	83		Denise Gilbert	Robert Olson

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

23 Years of Service

Bertram Feldman

22 Years of Service

Matt Blumert

18 Years of Service

George Farenthold
Randall Grice

14 Years of Service

John McCreary

13 Years of Service

Herman Libman

12 Years of Service

Richard Case

11 Years of Service

Joseph Nosse
Patrice Wise

10 Years of Service

Donald Shuck
Brian Traboulay

9 Years of Service

Cheryl Cook
John Hancock

8 Years of Service

Vaughn Darrow
Robert Hughes
Sandra Johnson
Patrick Parisi

7 Years of Service

Vlad Basov
Arthur Carter
Baldev Dabha
Ayanna Prendergast

6 Years of Service

Andrew Fike
Preeti Sahgal

5 Years of Service

Leandrew Alexander
Julie Aprahamian
Rick Choptuik
Gregory Engrav
James Schneider

4 Years of Service

Lorena Barriere
Lisa Hinton
Elizabeth Hodgson
David Jackson
Francisco Ponce

3 Years of Service

Susan Bergh
Jim Bianchi
John Bulecza
Keith Cornwell
Lynn Deno
Volodymyr Derevyanyy
Cynthia Furer
Roger Geering
Tracy Haden
Chris Hernandez
Frank Lindal
Meneluo Perakis
Mark Reddington
Casandra Robinson
Hugo Rust

3 Years of Service Cont.

Imran Satti
Jeremy Welch
Robert Whittinghill
Matthew Wolfanger

2 Years of Service

Alex Bluhm
Elaina Bosco
Robert Boyer
Nicholas Bromhal
Chad Deley
Allan Gilbert
John Hard
Yvonne Hernandez

4 Years of Service

Jason Lausar
Monique Love
Barclay MacDonald
Daniel Potilechio
Chris Rose
Kobie Samuels
Anthony Scavera

1 Year of Service

Samson Adelufosi
Michael Bedard
Upinder Bhinder
Micah Cohen
Derrick Cook
Richard Correa
Taiwo Daisi
Steven Dichiaro
Milva Dicola
Joseph Fern
Dimitri Gailit
Michael Goddard

1 Year of Service Cont.

Dyan Gonzales
William Gordon
Vincent Gore
Lee Anne Hanson
Marie Hightower
Janice Howard
Bedis Kilani
Evan Kishpaugh
Kimmy Lewis
Jean-Marc Louis
Stephen MacDonald
Laura Mackin
John Martin
Anthony Mele
Matthew Modist
Thomas Motanya
Paul Ratliff
Michael Rome
Jahan Saffari
Jose Serrano
Ryan Sinkfield
Rodney Sparks
Alan Tahmazian
Selena Thammasen
Raymond Topp
Crystal Valentine
Karla Vitalone
Ivory Walker
Donald Walters
Joshua Wise
Michael Wood
Rosalie Zwicker

Welcome to the Board



INTRODUCING:

Joe Hansen

International President UFCW

Joe Hansen, International President of the United Food and Commercial Workers International Union (UFCW), has been unanimously elected to American Income and National Income's Labor Advisory Board. Mr. Hansen brings nearly 44 years experience to this premier advisory board.

The UFCW is an international labor union representing nearly 1.4 million members standing together to improve the lives and livelihood of workers, families, and communities.

Mr. Hansen, a Milwaukee meat cutter, has spent more than 11 years working at his trade while serving as a volunteer organizer for his local union. In 1962, Hansen entered a union apprenticeship program and became a meat cutter at National Food in Milwaukee.

After his apprenticeship, local union leaders tapped Mr. Hansen as a volunteer organizer to talk to workers at unorganized shops. His activism helped keep Milwaukee a union town.

Soon after assisting with the organizing efforts in the Milwaukee area, Hansen was elected to the local union's executive board as the retail representative. He was one of the youngest members to ever be elected to the position. However, his youth did not stand in the way of his leadership.

The founding of the UFCW in 1979 gave Hansen a new and expanded opportunity to organize workers in the retail and food processing industries. On March 2, 2004, the UFCW International Executive Board unanimously elected Mr. Hansen as international president succeeding retiring International President, Doug Dority.

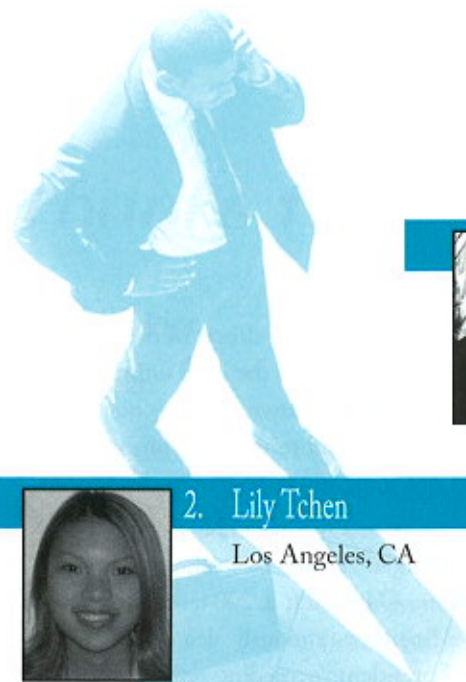
We welcome Mr. Hansen to the Labor Advisory Board, and we are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President DPE	James Grogan, Jr., Gen. Pres. AWIU	Martin Maddaloni, Gen. Pres. UA	Harold Schaitberger, President IAFF
Stuart Appelbaum, President RWDSU/UFCW	Don Hahs, Int'l President BLE	Hon. Ray Marshall Former U.S. Secretary of Labor	Thomas Short, Int'l President IATSE
Baxter Atkinson, President AFSA	Sonny Hall, President TWUA	Warren Mart, Gen. Sec.-Treas. IAM	Roger Smith, President & CEO American Income Life
Ronald Ault, President Metal Trades	Joe Hansen, President UFCW	Terry O'Sullivan, President LIUNA	Ed Sullivan, President BCTD
Morton Bahr, President CWA	James Hoffa, General President IBT	Oscar Owens, Sec-Treasurer ATU	Michael Sullivan, Gen. Pres. SMWA
Dave Barrett, Former Premier Province of British Columbia	Joseph Hunt, General President BSORIW	Jules Pagano, Exec. Director Labor Advisory Board	John Sweeney, President AFL-CIO
Theodore Bikel, President AAAA	Frank Hurt, Int'l President BCTGM	W. "Dan" Pickett, President BRS	George Tedeschi, President GCIU
William Burrus, President APWU	Gloria Johnson, President CLUW	Bernard Rapoport, Founder American Income Life	Richard Trumka, Sec-Treas. AFL-CIO
Sam Cabral, President IUPA	Newton Jones, Int'l President IBB	Clyde Rivers, Assoc. President CSEA	Gene Upshaw, President FPA
John Connolly, President AFTRA	Gregory Junemann, Int'l Pres. IFPTE	Cecil Roberts, President UMWA	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
John Dougherty, President OP & CMIA	George Kourpias, President ARA	Arturo S. Rodriguez, President UFW	Donald Wightman, President UWUA
Gerald Feder, LAB Secretary Feder and Associates	Thomas E. Lee, President AFM	Milton Rosado, President LCLAA	James Williams, Gen. President IUPAT
M.A. "Mac" Fleming, President BMWE	William Lucy, Sec-Treasurer AFSCME	Michael Sacco, President MTD/SIUNA	Boyd Young, President PACE
Patricia Friend, President AFA/CWA	Leon Lynch, Vice President USWA	Robert Scardelletti, Int'l Pres. TCU	Hon. Jim Wright Honorary Member of LAB
Larry Gregoire, President ICW/UFCW			

Supervising Agents



1. Justin Smith
Auckland, NZ



2. Lily Tchen
Los Angeles, CA



3. Ed Olfert
Winnipeg, MB

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

May Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Justin Smith	\$23,712	\$31,122	93		5	Maurice Davies	Steve Friedlander
2. Lily Tchen	18,081	29,682	91		3	David Iriye	David Cohen
3. Ed Olfert	18,009	28,297	91		2	Kevin Appasamy	Rick Altig
4. Daniel Pavek	16,666	26,480	87		2	Dustin Raaum	Rick Altig
5. Joseph Baughn	16,369	21,632	98		4	Carey Thompson	Vic Hancock

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Daniel Pavek	\$53,365	\$103,765	87		2	Dustin Raaum	Rick Altig
2. Angelika Vassilieva	48,929	101,776	85		1	Shamshinder Sidhu	Rick Altig
3. Sarah Kocinski	44,148	75,317	85		2	Scott Sonnenberg	Gen-Gen-Bitman
4. Shelly Russell	40,503	75,899	83		3	John McCreary	Furer-Whittinghill
5. Adam Herman	39,918	65,295		84.7	3	Imran Satti	Joshua Chalom

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Michael Nowak
Rochester, NY



2. David Fagoaga
Denver CO



3. Rodney Husmann
Los Angeles, CA



4. Richard Refano
Edison, NJ



5. Kobie Samuels
Woodridge, IL

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

May Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Michael Nowak	\$41,941	\$49,096		75.1	6	Jim Bianchi	Durhon Oldham
2. David Fagoaga	30,095	35,977	86		6	Joshua Goodman	Bill Jennings
3. Rodney Husmann	28,149	29,978		74.9	5	Erik Graham	David Cohen
4. Richard Refano	24,752	33,616	90		6	Barry Dillah	Eric Giglione
5. Kobie Samuels	24,651	32,481	89		4	Steven Jakubczak	Robert Olson
6. Colin Pierre	24,618	28,922	83		5	David Ragland	Tyrone Conard
7. Jose Sanchez	24,609	27,589	86		5	David Wang	Robert Olson
8. Diane Carrion	20,684	23,741		71.7	3	David Hausman	Eric Giglione
9. John Hard	19,744	24,754		67.3	5	Carey Thompson	Vic Hancock
10. James Worf	19,305	26,931	98		6	Joshua Goodman	Bill Jennings

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Gregory Siard	\$131,586	\$169,855		77.7	4	Jim Bianchi	Durhon Oldham
* 2. Rodney Husmann	118,498	146,470		74.9	5	Erik Graham	David Cohen
* 3. Kobie Samuels	113,874	152,126	89		4	Steven Jakubczak	Robert Olson
* 4. John Hard	110,958	153,172		67.3	5	Carey Thompson	Vic Hancock
* 5. Allan Gilbert	105,433	162,862	84		9	Denise Gilbert	Robert Olson
6. Michael Nowak	101,780	134,101		75.1	6	Jim Bianchi	Durhon Oldham
7. Scott Jordan	99,166	129,956	83		4		Gleb Ostrovsky
8. Alison King	95,575	141,716	85		6	John McCreary	Furer-Whittinghill
9. Jose Sanchez	94,373	112,484	86		5	David Wang	Robert Olson
10. David Fagoaga	93,229	117,759	86		6	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Steps to Improving Your Quality of Business.

Is Your Quality of Business Where You Would Like it To Be?

Most of you would agree there is always room for improvement.

Sometimes just a review of the *basics* can produce the significant improvement you need. Review the *basics* below for improving your quality of business.

Five Areas of Business Loss and Suggestions for Improvement

1. Declines

Utilize trial applications and make sure you are aware of the conditions that are auto declines. Also, it may be beneficial to move to a healthy family member when the primary applicant discloses health concerns.

2. Withdrawals

Always do a "warm down" or "button up" utilizing a sample policy. Don't oversell and follow-up at a later date for cross-selling. It is also important to handle objections early, answer all the applicants' questions while observing their body language. Don't forget to call and say, "thank you."

3. Incompletes

Make sure there are no blanks on a submitted application. It is vital to review the application for additional information, requirements, and questionnaires. Also, prepare your client for possible underwriting calls or exams, and make sure oral tests are accomplished when they are required.

4. Not Takens

Prepare your applicants for possible ratings and the possibility for increased premiums. Always deliver rated policies promptly. It is important to also resolve amendments in a timely manner.

5. Cancelled at Issue

To assist with this scenario, it is imperative to do thank you calls and notes. It is also important to remember not to oversell, and review the premium amount with the client to ensure affordability.

The *basics* can help, but goals are important as well. Target a Net to Gross of 83 percent or better, and you will be well on your way to improving your quantity and quality of business.

Bringing It All Together

Success happens where a well-laid plan and solid goals meet. Russell Lewis is no exception. Russ has been with National Income for about 15 months, but in that time he has come to embody opportunity unlimited. With a clear work ethic and a dedication to achieving his goals, Mr. Lewis goes out everyday and focuses his day on bringing it all together.



Russell Lewis

"I have been with National Income since March of last year. Before that, I worked for a top employer in the Syracuse area. Unfortunately, I lost my job and was looking for a career that offered some independence. Basically, I wanted to have more say in what I was doing. National Income offers me that independence.

A little more than a year ago, a Producer with National Income came to my house to sell me some life insurance. I had already given some serious thought of entering the financial sector, but it was after a long conversation with that Agent that I decided to take the plunge.

Working for National Income has been an awesome experience and it has offered me the financial freedom and stability that I have craved my entire career.

From my perspective, this business allows you to do your job but on your own terms. My approach is open and honest. I don't believe in pressuring prospective clients. I believe it is a decision that I can help them make and assist them in matching the products that best fit their needs.

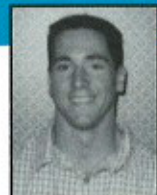
Since quality and quantity is the Company's focus for the year, I have geared my business towards offering the best customer service possible. I always follow-up with my clients and I always leave my phone number. I figure if they are looking for answers, I am the best person to offer the response.

It is also my philosophy that an Agent's retention starts at the point of sale. It is all about relationships and if you build that initial relationship with the client, then they will recognize the fact that you are there to serve them for the long haul.

My biggest motivator in this business is my family. I believe that if I am focused, I will be successful. This in turn allows me to provide for my family which in the end is the most important thing.

It takes a lot to be successful, but the primary factors contributing to a person's success is their dedication to hard work, a keen eye for detail and organization, and allowing yourself to be coachable. In today's business arena, you can't take the attitude that you know everything because there is always something to learn. Allowing yourself to learn from those around you can be a tremendous resource. In other words, why would I want to learn from someone who isn't successful when I can learn so much more from someone who is? I am very fortunate in this respect because at National Income, I am surrounded by plenty of success stories.

The advice I would pass on to an Agent just starting out with National Income or American Income is that you have to have a desire. A desire to work hard. A desire to be financially independent, and a desire to listen to those who are successful."



1. Jim Bianchi

Rochester, NY



2. Joshua Goodman

Denver, CO



3. Dorian Oldham

Rochester, NY



4. Kevin Surles

Middleton, CT



5. Scott Sonnenberg

Kansas City, MO

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

May Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$122,353	\$176,526		77.0	23	Durhon Oldham
2. Joshua Goodman	79,260	88,605		70.5	21	Bill Jennings
3. Dorian Oldham	75,471	130,820	91		11	Durhon Oldham
4. Kevin Surles	75,408	75,352		71.2	13	David Zophin
5. Scott Sonnenberg	69,125	77,685		67.6	13	Gen-Gen-Bitman
6. Dustin Venekamp	69,102	74,541	85		9	Altig-Orlovic
7. Alfred O'Connor	65,929	71,599	91		12	Steve Greer
8. Terry Sullivan	64,199	73,370		69.6	9	Gen-Gen-Bitman
9. Jason Mollo	62,097	62,097		71.5	19	David Zophin
10. Erik Graham	61,593	130,052		79.5	13	David Cohen

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Jim Bianchi	\$430,178	\$532,928		77.0	23	Durhon Oldham
* 2. Dorian Oldham	367,461	569,499	91		11	Durhon Oldham
* 3. Jason Mollo	327,614	327,961		71.5	19	David Zophin
* 4. Scott Sonnenberg	321,019	383,903		67.6	13	Gen-Gen-Bitman
* 5. Kevin Surles	288,499	334,295		71.2	13	David Zophin
6. Erik Graham	279,745	601,798		79.5	13	David Cohen
7. Joshua Goodman	271,093	313,699		70.5	21	Bill Jennings
8. Dustin Raaum	250,655	283,744	83		6	Rick Altig
9. Jeffrey Dinocento	245,788	389,672		72.3	14	Eric Giglione
10. William Cook	244,588	360,237		69.2	12	Tom Williams

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Carla Miller	John Akers	\$3,510.80
Anthony Mele	Durhon Oldham	\$3,362.53
Mary Ann Gaelic	Steve Friedlander	\$3,307.01
Timothy Cruise	Robert Olson	\$3,195.50
Arkadi Nulman	David Cohen	\$3,155.90
Raymond Lau	Rick Altig	\$2,949.01
Steven Strong	Williams-Zipper	\$2,824.19
Alex Bluhm	Jatof-Foti	\$2,708.31
Lawrence Tenamore	Robert Olson	\$2,611.51
David Laggan	Williams-Zipper	\$2,516.31

Total Retention Bonus Paid: \$446,484.70 404 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$11,751.95
Dorian Oldham	Durhon Oldham	\$6,737.06
Dustin Venekamp	Altig-Orlovic	\$6,541.82
Alfred O'Connor	Steve Greer	\$6,307.88
Kevin Surles	David Zophin	\$6,153.94
Erik Graham	David Cohen	\$5,568.22
David Iriye	David Cohen	\$5,565.85
Scott Sonnenberg	Gen-Gen-Bitman	\$4,997.95
Terry Sullivan	Gen-Gen-Bitman	\$4,540.36
Jason Schломann	Eric Giglione	\$4,473.44

Total Leadership Bonus Paid: \$184,215.40 106 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Richard Meshulam	David Cohen	\$2,194.74
Malka Arony	Steve Hartman	\$1,735.29
Leo VanDenBussche	Rick Altig	\$1,712.56
Susan Kelleher	David Zophin	\$1,519.92
Mario Soljan	Steve Friedlander	\$1,128.48
Brenda DiSomma	Eric Giglione	\$988.23
Joseph Ward	Gen-Gen-Bitman	\$872.41
Susan Fuldauer	Mark Hancock	\$845.31
Krissa Hensley	Marc Morton	\$796.24
William Sauers	Tom Williams	\$724.95

Total PR Bonus Paid: \$25,164.86 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:
Jim Wright
*Former Speaker of the
House of Representatives*

Leadership: The Heart of the Matter

Recently in North Texas, a group discussed the qualities of leadership. Present were several successful leaders from business, academia, athletic coaching, the political world – a cross-section.

The current CEOs of two well-known national sales corporations took part: Marvin Girouard of Pier One Imports (1,200 retail outlets) and Len Roberts of Radio Shack (7,000 stores).

Our goal was to identify the qualities most necessary to a successful leader. Almost all agreed on certain essential character traits:

Vision

The ability to develop clear goals and keep everyone's energies focused on attaining these medium and long-term objectives.

Faith

Personal confidence is important and will inspire others' confidence to assist in the ability of achieving these inspiring goals.

Example

You must always have willingness to lead by personal involvement, to know and show the leader has personally done and is doing what they ask their followers to do.

Integrity

One must be able to provide word and good faith which can be counted upon absolutely.

After we established these characteristics, Len Roberts, commenting on these desirable qualities, said he believed there was one that superceded all the others.

He had heard this quality extolled by a leader who had reason to know – General Zais of the 101st Airborne Division – the proud, tough, first-in and last-out military organization that has covered itself with glory, envy and inspirations of U.S. Armed Services everywhere.

Here is how that hard and brave, hands-on general, role model to servicemen, ended his speech to a class of new military officers:

"I will stop providing you with pearls of wisdom and I will elaborate on just one.

The one piece of advice which I believe will contribute more to making you a better leader, will provide you with greater happiness and self-esteem, and at the same time advance your career more than any other advice which I can provide.

And it doesn't call for a special personality, it doesn't call for charisma or a certain chemistry. Any one of you can do it. And that advice is, you must care!

I can't make you do this, but you really need to like the soldiers.

You need to be amused by their humor, you need to be tolerant of their behavior, and you have to understand they are as lousy as you allow them to be, and as good as you make them be.

You need to hug your soldiers.

You need to laugh with them, cry with them, share in their pain and joy.

You see, you need to be their champion, and not their commanding boss.

You just have to really like them, and feel good about being with them.

And if you truly care, then and only then, will your people figuratively and literally die for you."

How does that grab you? Personally, I think the trait that hard-as-nails, blood-and-guts commanding general described holds true in any human endeavor. Don't you?





Durhon Oldham

CATEGORY I	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Durhon Oldham	\$334,855	\$188,760	40	217	\$508,888		75.9	\$1,570,864	\$943,800	40	206	\$2,313,674
Gen-Gen-Bitman	297,088	207,240		143	436,697		67.1	1,650,785	1,036,200		159	2,212,326
Rick Altig	703,993	656,040	15	122	1,257,194		70.3	4,265,010	3,331,680	15	143	7,041,079



David Zophin

CATEGORY II	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
David Zophin	\$165,365	\$96,360	25	197	\$179,280		72.5	\$713,385	\$481,800	25	173	\$834,349



Joseph Manone

CATEGORY III	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Joseph Manone	\$77,017	\$75,240	50	152	\$174,199		77.9	\$489,881	\$376,200	50	180	\$970,759
Vic Hancock	79,082	75,240	10	115	99,266		69.8	445,878	376,200	10	129	585,437
Jim Surace	76,588	75,240		102	129,833		71.8	388,862	349,800		111	693,598

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



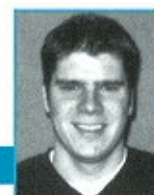
Bill Jennings

CATEGORY IV	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Bill Jennings	\$119,924	\$62,040	5	198	\$141,805		68.7	\$543,746	\$310,200	5	180	\$659,403
Steve Friedlander	77,040	62,040		124	139,214		76.2	347,522	310,200		112	553,880
Chris Lafond	69,242	62,040		112	118,631		77.3	281,825	310,200		91	531,665



Gary Bleier

CATEGORY V	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Gary Bleier	\$56,502	\$48,840		116	\$93,124		71.5	\$190,926	\$244,200		78	\$434,951



Paul Rumbuc

CATEGORY VI	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Paul Rumbuc	\$47,761	\$41,910		114	\$125,300		99	\$47,761	\$41,910		114	\$125,300

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Gave \$5,000 to the Coalition of Labor Union Women.
- Donated \$5,000 to the LCLAA.
- Donated \$10,000 to the Economic Policy Institute.
- Contributed \$4,000 to the James R. Hoffa Memorial Scholarship Fund.
- Gave \$650 to the Atlantic Communication Workers Union of Nova Scotia.
- Contributed \$650 to CEP Local 506 of New Brunswick.
- Gave \$650 to CEP Local 401 of Prince Edward Island.

Mark Hancock Agency

- Donated \$150 to the Annual Jefferson Jackson Day dinner.
- Gave \$100 to the Riley's Children's Hospital dance.
- Contributed \$165 to the Firefighters Local 416.
- Donated \$100 to the Laborers State of Indiana District Council annual golf outing.

Vic Hancock Agency

- Donated \$350 to the Kentucky Labor Museum.
- Gave \$1,000 to IBT Local 89 scholarship fund.
- Contributed \$100 to the Central Labor Council of Southern Indiana.
- Gave \$100 to the GCIU golf scramble.

Chris La Fond Agency

- Donated \$350 to the Allegheny County Central Labor Council memorial banquet.
- Gave \$50 to the County Central Labor Council.
- Gave \$75 to Johnstown Central Labor Council.

Total \$28,490.00

OTHER DONATIONS

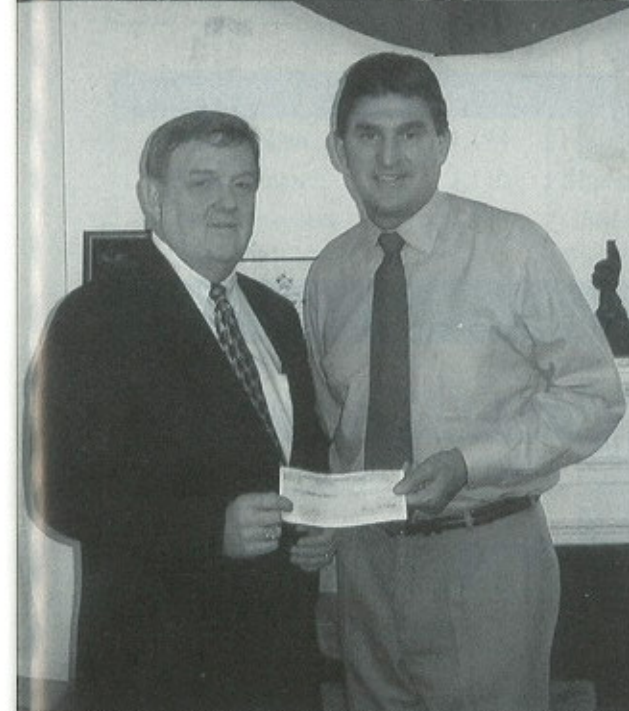
Mark Hancock Agency

- Donated 75 boxes of food to the Sheet Metal Workers Local 20 in Veedersburg, Indiana.
- Donated a 21-inch TV to the Harvester Federal Credit Union's annual meeting.

Chris La Fond Agency

- Contributed 980 lbs. of food to the Greater Washington County Food Bank.
- Gave 400 lbs. of food to the Fayette County Community Action Food Bank.

Around & About ALL



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Leo VanDenBussche
Winnipeg, MB



Richard Meshulam
Los Angeles, CA

Category B:



Mario Soljan
Auckland, NZ



Laurie Onasch
Menomonee Falls, WI

Category C:



Cheryl Cook
Harrisburg, PA



Krissa Hensley
Nitro, WV

May Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,689	Rick Altig
2. Brenda DiSomma	4,729	Eric Giglione
3. Richard Meshulam	4,476	David Cohen

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Leo VanDenBussche	3,902	Rick Altig
2. Richard Meshulam	3,855	David Cohen
3. Frances Christie	3,486	Rick Altig
4. Charles Hill	2,424	Jatoft-Foti
5. Rona Pileggi Spano	2,189	Robert Olson

Category B	No. Cards	SGA
1. Mario Soljan	1,194	Steve Friedlander
2. Laurie Onasch	1,140	Manone & Altig
3. Brenda Swecker	998	Chris La Fond
4. Lou Nell Busby	950	Vic Hancock
5. Sandra Johnson	875	Gary Bleier

All Time PR Group Production Record

Month: 55 groups **Vivian Dwyer**

Category C	Groups	SGA
1. Cheryl Cook	8	Durhon Oldham
2. Krissa Hensley	7	Marc Morton
3. Billy Sauers	6	Tom Williams
4. Richard Case	5	Jim Surace
4. Darrell Dorey	5	Ramin Kouladji
4. Nicole Maurer	5	David Brister
4. Joseph Westfall	5	Ron VanWoesik

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	76,005	Rick Altig
*2. Brenda DiSomma	26,106	Eric Giglione
3. Richard Meshulam	20,441	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Frances Christie	14,479	Rick Altig
*2. Richard Meshulam	13,098	David Cohen
3. Brenda DiSomma	11,628	Eric Giglione
4. Leo VanDenBussche	11,464	Rick Altig
5. Vivian Dwyer	10,515	Ali Shahrak

Category B	No. Cards	SGA
*1. Malka Arony	12,778	Steve Hartman
*2. Mario Soljan	8,081	Steve Friedlander
3. Brenda Swecker	7,864	Chris La Fond
4. Laurie Onasch	6,654	Manone & Altig
5. Sandra Johnson	4,008	Gary Bleier

All Time PR Group Production Record

YTD: 103 groups **Vivian Dwyer**

Category C	Groups	SGA
*1. Krissa Hensley	33	Marc Morton
*1. William Slocum	33	Jim Surace
2. Richard Case	32	Jim Surace
2. Cheryl Cook	32	Durhon Oldham
2. Billy Sauers	32	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

Cancun

It's time to Enjoy Life

June 26-29, 2005

